

**PACIFIC INTERNATIONAL BANCORP, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3272938	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$284	\$230	-19.2%		
Loans	\$227	\$185	-18.7%		
Construction & development	\$13	\$10	-25.1%		
Closed-end 1-4 family residential	\$1	\$1	9.6%		
Home equity	\$8	\$7	-15.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-57.9%		
Commercial & Industrial	\$25	\$16	-35.8%		
Commercial real estate	\$172	\$144	-15.9%		
Unused commitments	\$6	\$5	-21.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$10	-46.3%		
Cash & balances due	\$37	\$32	-14.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$252	\$201	-20.2%		
Deposits	\$203	\$180	-11.3%		
Total other borrowings	\$48	\$20	-59.3%		
FHLB advances	\$47	\$20	-58.1%		
Equity					
Equity capital at quarter end	\$32	\$29	-10.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	11.8%	--		
Tier 1 risk based capital ratio	13.5%	14.7%	--		
Total risk based capital ratio	14.8%	15.9%	--		
Return on equity <sup>1</sup>	-7.9%	-51.6%	--		
Return on assets <sup>1</sup>	-0.9%	-6.6%	--		
Net interest margin <sup>1</sup>	3.3%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	52.7%	23.0%	--		
Loss provision to net charge-offs (qtr)	144.3%	107.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	7.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.6%	7.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	8.4%	23.0%	0.0%	0.0%	--
Home equity	1.1%	5.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	15.9%	--
Commercial & Industrial	11.0%	14.2%	3.9%	6.7%	--
Commercial real estate	6.0%	13.8%	0.2%	1.6%	--
Total loans	6.7%	13.2%	0.6%	1.9%	--